Jan 2025 - Dec 2025				
Opening Balance 01.01.2025	£17,893.05			
Closing Balance 19.10.2025	£11,986.81			
Income up to 31.12.2025	£4,925.00			
Expenditure up to 31.12.2025	£10,831.24			
Income			**Expenditure**	
Type	SUM of Amount		*Type*	SUM of Amount
	£0.00			£2,368.35
Club Fees	£25.00		Boards	£3,175.00
Hoodies	£285.00		Fee Overpayment	£30.00
Membership Fees	£4,180.00		Hoodies	£25.00
Rash Vest Deposit	£265.00		Insurance	£430.72
T-shirts	£70.00		Pool hire	£158.00
Winter swim	£100.00		Rash Vests	£531.50
Grand Total	**£4,925.00**		Refund of Fees	£240.00
			Rent	£600.00
			Rescue Tubes	£396.00
			SLSGB Conference	£115.00
			SLSGB Membership	£150.00
			Student Membership fees	£1,470.00
			Swimming pool hire March+A	£795.67
			T-shirt	£25.30
			T-shirts & Hoodies	£320.70
			Grand Total	**£10,831.24**

Whitsand Bay Surf Life Saving Club

Charity Number: 1208104 | **Structure:** Charitable Incorporated Organisation (CIO)
Reporting Period: 1 January 2025 – 31 December 2025

1. Reference and Administrative Details

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  Charity Name: Whitsand Bay Surf Life Saving Club
- **Registered Charity Number:** 1208104
- **Principal Address:** Tregonhawke Beach, Whitsand Bay, Cornwall / 9 Mews Court, Menheniot, Liskeard, PL14 3QW
- **Charity Structure:** Charitable Incorporated Organisation (CIO)
- **Charity Trustees:**
  - Abi Gough- Chair
  - Rhiannon Cullen - Treasurer
  - James Carter- Secretary

2. Structure, Governance, and Management

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  Governing Document: CIO Constitution (registered on 29 April 2024).
- **Trustee Selection:** Appointed in accordance with the CIO Constitution by existing board members or elected at the Annual General Meeting.
- **Organizational Structure:** The Trustees meet regularly to oversee governance, finances, equipment upkeep, and safety standards. Day-to-day training and beach activities are delivered by qualified volunteer coaches and instructors.

3. Objectives and Public Benefit

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  Objects of the Charity: To save lives and prevent drowning, and to provide education and training in all areas relating to lifesaving, rescue, and resuscitation for the benefit of the public in South East Cornwall.
- **Public Benefit Statement:** The Trustees confirm they have complied with Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's public benefit guidance. The club delivers public benefit by equipping community members with vital lifesaving skills, promoting sea safety, and expanding access to structured beach and pool

sports.

4. Achievements and Performance during 2025

During 2025, Whitsand Bay Surf Life Saving Club focused heavily on volunteer sustainability, athlete development, and expanding year-round training opportunities:

- **Youth Leadership & Club Sustainability:** Successfully developed 5 young club members to qualify as lifeguards/lifesavers and Level 1 Coaches. Investing in our young members ensures the long-term operational sustainability of the club and builds a strong volunteer leadership pipeline for future seasons.
- **Competition Equipment & Regional Ambitions:** Purchased dedicated competition boards to support youth development and entry into regional surf life saving competitions. Guided by one of our newly qualified Level 1 Coaches, a select squad of young members has been identified and is actively training toward regional events, raising the club's profile within the wider surf life saving community.
- **Year-Round Winter Pool Training:** Introduced structured winter pool training sessions to ensure continuous skill retention, fitness, and water safety education outside the summer season.
- **Member Accessibility & Subsidised Pool Hire:** To keep participation affordable for local families during challenging economic times, the Trustees chose to absorb the cost of pool hire directly from charity funds rather than passing this expense onto members.

5. Financial Review

Financial Summary	Amount (£)
Total Income (2025)	£4,925
Total Expenditure (2025)	£10,831
Net Deficit / Outflow	-£5,906

- **Financial Overview & Expenditure Context:** Total expenditure for the period was £10,831 against an income of £4,925. The surplus expenditure was funded from existing reserves/start-up capital to cover significant one-off capital and operational investments,

including the purchase of competition boards and absorbing winter pool hire fees to subsidise costs for members.

- **Main Income Sources:** Membership subscriptions, session fees, community fundraising, and local grants/donations.
- **Reserves Policy:** The Trustees maintain a prudent financial reserve policy to cover essential ongoing operational costs, facility hire, safety equipment maintenance, and public liability insurance. The Trustees monitor reserves regularly to ensure long-term solvency.

6. Declaration

The Trustees declare that they have approved the Trustees' Report above.
Signed on behalf of the Charity's Board of Trustees:
Signature: A.Gough
Name: Abi Gough
Position: Chair of Trustees
Date: 25.09.2026